

UNITED STATES DISTRICT COURT  
EASTERN DISTRICT OF NEW YORK

**FILED**  
IN CLERK'S OFFICE  
U S DISTRICT COURT E.D.N.Y.

★ MAR 12 2012 ★

-----X  
JOYCE HAMLETT and  
LETICIA HAMLETT (Disabled Daughter)

LONG ISLAND OFFICE

Plaintiffs

**AMENDED COMPLAINT  
AND DEMAND FOR  
JURY TRIAL  
11-CV-6106(JFB)(GRB)**

-against-

SANTANDER CONSUMER USA, INC.,  
HSBC AUTO FINANCE, HSBC AUTO CREDIT, INC.,

Defendants.  
-----X

**PARTIES IN COMPLAINT**

Plaintiff: Joyce Hamlett and  
Leticia Hamlett (Disabled Daughter)  
15 Madison Avenue  
Nassau, Hempstead  
New York 11550  
(516) 808-0508

Defendant: HSBC Auto Credit  
5855 Copley Drive  
San Diego, California 92111

HSBC Auto Finance  
P.O. Box 17904  
San Diego, California 92177

Santander Consumer USA Inc.  
8585 N. Stemmons Frwy – Ste 1100  
N. Dallas, Texas 75247

Santander Consumer USA Inc.  
P.O. Box 961245  
Fort Worth, TX 76161-1245

### **INTRODUCTION**

1. This is an action for damages brought by an individual consumer for Defendant's violation of the Fair Debt Collection Practices Act, 15 U.S.C § 1692, *et seq.* (hereinafter "FDCPA"), which prohibits debt collectors from engaging in abusive, deceptive, and unfair practices; Telephone Consumer Protection Act 47 U.S.C. § 227, *et seq.* which prohibits telemarketing calls, unsolicited faxes, prerecorded calls, or autodialed calls to cellular phones.

### **JURISDICTION AND VENUE**

2. Jurisdiction of this Court arises under 15 U.S.C. § 1692k(d) and 28 U.S.C. § 1331 and 1332; and under the doctrine of supplemental jurisdiction as set forth in 28 U.S.C § 1367. Declaratory relief is available pursuant to 28 U.S.C. § 2201 and 2202.
3. Venue is proper in this District under 15 U.S.C § 22; U.S.C. § 1391(b) and because Plaintiffs resides within District and because this is the District in which such events or omissions giving rise to the claim occurred. Venue in this District is proper in that Defendant transacts business here and the conduct complained of occurred here.

### **PARTIES**

4. Plaintiff Joyce Hamlett, is a natural person and Plaintiff Letricia Hamlett – Disabled Daughter is a natural person and citizens residing in Hempstead, New York in the county of Nassau.
5. Defendant, Santander Consumer USA, Inc. (hereinafter referred to as "Santander"), is a foreign corporation organized and existing under the law of the state of Texas and is a debt collection agency engaged in the business of collecting consumer debts in with its principal place of business located in Dallas, Texas. Defendant, Santander regularly attempts to collect debts alleged to be due another.
6. Defendant Santander is engaged in the collection of debts from consumers using the mail and telephone. Defendant, Santander, regularly attempts to collect consumer debts alleged to be due another. Defendant is a "debt collector" as defined by the FDCPA, 15 U.S.C. § 1692a(6).

7. HSBC is the originator and/or original creditor of said debt.
8. The acts of the Defendant alleged hereinafter were performed by its employees acting within the scope of their actual or apparent authority.
9. All references to "Defendant" herein shall mean the Defendant or an employee of the Defendant (Santander).

**FACTUAL ALLEGATIONS**

10. Upon information and belief Defendant was employed by a creditor to collect on the subject debt.
11. That the subject debt arose out of a transaction in which money, services or property, which was the subject of the transaction, was primarily for personal, family and/or household purposes. As such, said debt is a "debt" as that term is defined by 15 U.S.C. § 1692a(5).
12. HSBC was the creditor and automobile loan was originated with HSBC, but was sold to Santander when the debt was in default. Santander was not the creditor.
13. Defendant invaded the privacy of Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett-Disabled Daughter by way of intrusion in obtaining cellular phone number of Plaintiff Letricia Hamlett whom had no involvement with debt and disseminating information regarding Plaintiff Joyce Hamlett.
14. Defendant has engaged in the same and/or similar unlawful conduct in numerous of other individual and class action lawsuits, complaints; initiated civil investigative demand(s) in the State of New York and outside the State of New York.
15. On January 12, 2008 Plaintiff Joyce Hamlett refinanced a 2004 Ford Explorer and entered into a Loan Repayment and Security Agreement installment with HSBC Auto Credit Inc., HSBC Auto Finance which disclosed the cost of credit will be \$7448.84.
16. Loan Repayment and Security Agreement installment called for forty (48) equal installment payments of \$453.33 per month with a (5%) late charge fee with a maturity date of January 12, 2012. **(Exhibit A)**
17. On or about January 31, 2008 Plaintiff Joyce Hamlett received first Installment Statement from HSBC dated January 25, 2008 showing balance \$14,677.17. Installment Statement was \$464.87 and differed from the

\$453.33 on signed original Repayment and Security Agreement without explanation. **(Exhibit B)**

18. On or about February 14, 2008 Plaintiff Joyce Hamlett received a second Installment Statement dated February 7, 2008 from HSBC. **(Exhibit C)**
19. On or about February 18, 2008 Plaintiff Joyce Hamlett called HSBC disputing monthly payment that differed from Loan Repayment and Agreement. HSBC representative stated that changes needed to be made without a valid reason and Plaintiff would receive updated agreement. Plaintiff never received updated agreement.
20. HSBC Installment Statement dated August 14, 2009, shows balance was \$11,866.46. **(Exhibit D)**
21. HSBC Installment Statement dated October 14, 2009, shows balance was \$ 11,655.49. **(Exhibit E)**
22. HSBC Installment Statement dated January 14, 2010, shows balance was \$11,031.02. **(Exhibit F)**
23. HSBC Installment Statement dated February 14, 2010, shows balance was \$10,770.17. **(Exhibit G)**
24. On March 3, 2008 thru March 5, 2010 Plaintiff Joyce Hamlett payments were received by HSBC pursuant to terms of agreement and/or verbal agreements. **(Exhibit H)**

1. Mar. 3, 2008 - \$469.87	9. Jan. 2, 2009 - \$210.00	17. June 1, 2009 - \$260.0
2. Apr. 1, 2008 - \$469.87	10. Jan. 26, 2009 - \$250.00	18. Aug. 5, 2009 - \$488.00
3. May 2, 2008 - \$469.87	11. Feb. 3, 2009 - \$210.00	19. Sept. 10, 2009 - \$466.00
4. June 23, 2008 - \$469.87	12. Mar. 3, 2009 - \$450.00	20. Jan. 4, 2010 - \$465.00
5. Aug. 14, 2008 - \$474.87	13. Apr. 1, 2009 - \$450.00	21. Feb. 4, 2010 - \$465.00
6. Sept. 22, 2008 - \$469.87	14. Apr. 24, 2009 - \$200.00	22. Mar. 5, 2010 - \$465.00
7. Nov. 5, 2008 - \$500.00	15. May 1, 2009 - \$250.00	
8. Dec. 2, 2008 - \$480.00	16. May 26, 2009 - \$200.00	

25. On or around April 26, 2010 Plaintiff Joyce Hamlett received first Installment Statement dated April 19, 2010 from Defendant Santander, balance was \$10, 352.23. No prior notice from HSBC or Defendant informing Plaintiff Joyce Hamlett that Defendant was servicing the loan. **(Exhibit I)**
26. On April 5, 2010 thru February 10, 2011 Defendant debited and received payments from Plaintiff Joyce Hamlett bank account. Plaintiff out of good faith continued to make payments and diligently tried to resolve third party debt issues with Defendant. **(Exhibit J)**

1. Apr. 5, 2010 - \$465.00	7. Oct 4, 2010 - \$230.70
2. May. 4, 2010 - \$465.00	8. Oct 21, 2010 - \$270.00
3. Jun. 7, 2010 - \$465.00	9. Nov. 3, 2010 - \$465.00
4. Jul. 7, 2010 - \$465.00	10. Dec. 6, 2010 - \$465.00
5. Aug. 13, 2010 - \$465.00	11. Feb. 10, 2011 - \$1,000.00
6. Oct. 4, 2010 - \$200.00	

27. On November 15, 2010 Plaintiff Joyce Hamlett noticed increase in balance and called Defendant representative Chris explained concern and disputed account, demanding payment history, original signed contract and validation of third-party debt from Defendant. Representative reassured Plaintiff will receive requested information within 5 to ten business days. Thirty (30) days later Defendant didn't comply with request.
28. On December 18, 2010 Plaintiff Joyce Hamlett called Defendant Representative Mary with second request explaining concern and disputing account, demanding payment history, original signed contract and validation of third-party debt from Defendant. Defendant was made aware of violations under the Fair Debt Collection Practice Act. Representative again reassured Plaintiff will receive requested information within five (5) to ten (10) business days. Thirty (30) days later Defendant didn't comply with request.
29. On December 19, 2010 thru November 1, 2011 Defendant contacted Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett on cellular phones fifteen (15x) times to each phone seven (7) days a week beginning at 8am to 10pm in an attempt to collect a third-party debt using multiple numbers and an automated dialing system with an automated prerecorded voice leaving messages with the intent to annoy abuse and harass Plaintiffs.
30. On December 20, 2010 Defendant contacted Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett on cellular phones ten (10x) times to each phone in an attempt to collect a third-party debt using multiple numbers on an automated dialing system leaving automated prerecorded voice messages with the intent to annoy abuse and harass Plaintiffs.
31. On and starting from December 19, 2010 thru November 1, 2011, Defendant called Plaintiffs from multiple numbers listed below to conceal their identity so Plaintiffs would not be able to identify the caller as Santander. Said calls were made by Defendant in an attempt to annoy, harass and badger the Plaintiff into paying an alleged consumer third-party debt for an automobile.

1. (214) 634-1110
2. (214) 237-3577
3. (214) 540-0714
4. (214) 237-3516
5. (214) 237-3670

11. (214) 457-8155
12. (619) 757-1242
13. (303) 658-9000
14. (214) 614-3300
15. (972) 559-1163

21. (800) 418-1888
22. (866) 607-2738
23. (817) 887-0120
24. (800) 879-9756
25. (866) 861-9092

6. (214) 540-2035	16. (214) 650-2035	26. (214) 237-3567
7. (214) 614-3380	17. (877) 374-8305	27. (214) 630-0416
8. (469) 385-5260	18. (888) 222-4227	
9. (972) 559-1162	19. (800) 526-0157	
10. (303) 302-1410	20. (817) 887-0121	

32. On December 20, 2010, Plaintiff Joyce Hamlett had written a Cease and Desist/Validation of Debt letter via US Postal Mail and informed Defendant that Plaintiff Letricia Hamlett was on Psychiatric Medication and had no involvement with debt. **(Exhibit K)**
33. On February 24, 2011 and June 25, 2011 Plaintiff Joyce Hamlett had written two more Cease and Desist/Validation of Debt letters via US Postal Mail to Defendant and reiterated that Plaintiff Letricia Hamlett is on Psychiatric Medication had no involvement with debt. **(Exhibit L & L1)**
34. On December 19, 2010 thru November 1, 2011 Defendant called Plaintiffs and left artificial and prerecorded messages over nine thousand and five hundred (9,500) times, after receiving three (3) Cease and Desist letters from Plaintiff Joyce Hamlett. Defendants also left false threats on Plaintiffs cellular phones voicemail stating **“It would be to the best of your interest to contact Santander and if you don’t, legal action would be bought against you and your vehicle will be repossessed”** and **“A warrant will be issued for your arrest once we report the vehicle as stolen.”**
35. On or around May 18, 2011 Defendant locked out and disabled Plaintiff Joyce Hamlett account to prevent access to account.
36. On July 16, 2011 Plaintiff Joyce Hamlett consulted pre-paid legal attorney Feldman, Kramer & Monaco.
37. On July 20, 2011 Attorney Jacqueline M. Kelly from Feldman, Kramer & Monaco written and submitted a demand to produce documents to Defendant for Plaintiff Joyce Hamlett. **(Exhibit M)**
38. On January 10, 2012 thru February 16, 2012 Defendant again indulged itself with attempts to collect a third-party debt using an automated dialing system with an automated artificial prerecorded voice with the intent to annoy, abuse and harass Plaintiff Joyce Hamlett using multiple lines on following dates below:
- A. January 10, 2012 @ 10:05am from number (214) 540-2035
- B. January 11, 2012 @ 10:19am from number (972) 559-1162

- C. January 12, 2012 @ 10:44am from number (469) 385-526
- D. January 12, 2012 @ 7:07pm from number (469) 385-5260
- E. February 10, 2012 @ 12:48pm from number (214) 614-3300
- F. February 10, 2012 @ 3:03pm from number (214) 614-3300
- G. February 12, 2012 @ 11:41am from number (888) 222-4227
- H. February 14, 2012 @ 11:33am from number (214) 237-3516
- I. February 14, 2012 @ 5:35pm from number (214) 237-3516
- J. February 15, 2012 @ 10:49am from number (469) 385-5260
- K. February 16, 2012 @ 10:28am from number (214) 614-3300
- L. February 16, 2012 @ 4:30pm from number (214) 614-3300

39. Defendant made calls to Plaintiffs Joyce Hamlett and Letricia Hamlett from December 19, 2010 to November 1, 2011 and from January 10, 2012 to February 16, 2012 never identified themselves in any communication that the communication is from a debt collector, and in the initial communication that any information obtained will be used to effect collection of the debt. Plaintiffs Joyce Hamlett and Letricia Hamlett were afraid to and couldn't answer their cellular phones due to Defendant bombardment of calls 7 days a week without any consent to do so.
40. Plaintiffs Joyce Hamlett and Letricia Hamlett suffered emotional distress and harm due to the bombardment of calls that Defendant made to Plaintiffs cellular phones.
41. Plaintiff Joyce Hamlett became nervous and suffered from, headaches, anxiety, crying, and loss of sleep, worrying, emotional harm and distress; increase of asthma medication due to the same aforementioned harassing calls.
42. Plaintiffs Joyce Hamlett and Letricia Hamlett due to excessive number of calls from Defendant, suffered emotional harm, distress, fear and worry, humiliation, embarrassment, indignation and stress; caused Plaintiff Letricia Hamlett increase of psych meds on or around May 24, 2011, crying, worrying, loss of sleep and acting out anger by way of violence.
43. Defendant acted intentionally and recklessly; conduct was malicious, extreme and outrageous with the intent to annoy, harass with intent to harm without excuse or justification which exceeded all possible bounds of

decency knowing that Plaintiffs was susceptible to emotional harm and distress, more so Plaintiff Letricia Hamlett due to mental condition. Defendant acts are the cause of distress and Plaintiff Letricia Hamlett suffered severe emotional distress – grief, anger and worry as a result of Defendant conduct.

44. Defendant Santander is engaged in the collection of debts from consumers using the mail and telephone. Defendant, Santander, regularly attempts to collect consumer debts alleged to be due another. Defendant is a “debt collector” as defined by the FDCPA, 15 U.S.C. § 1692a(6).
45. As a result of the aforementioned acts outlined above, Plaintiffs suffered a great deal of emotional distress, stress, anxiety and loss of sleep.

### **CAUSE OF ACTION**

#### **COUNT I**

#### **VIOLATION OF THE FAIR DEBT CREDIT PROTECTION ACT (FDCPA)**

46. Plaintiff repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though fully set forth therein.
47. Defendant violated the Fair Debt Credit Protection Act (FDCPA). Defendant violations include, but are not limited to, the following:
- A. Defendant violated 15 U.S.C. § 1692 by using false representations and deceptive means to collect a debt.
  - B. Defendant violated 15 U.S.C. § 1692e and 15 U.S.C. § 1692f by placing a bombardment of harassing and threatening telephone calls to Plaintiff Joyce Hamlett and Plaintiff Letricia Hamlett cellular phones.
  - C. Defendant violated 15 U.S.C. § 1692b(2)(3), 15 U.S.C. § 1692c and 15 U.S.C. § 1692d by continuing communication to Plaintiff Letricia Hamlett disabled daughter and Plaintiff Joyce Hamlett on cellular phones after receiving t cease and desist letters and having been informed that Plaintiff Letricia Hamlett had no involvement with debt.
  - D. Defendant violated 15 U.S.C. § 1692g by refusing to comply with multiple requests for validation and disputed amount of debt.



**COUNT II**

**VIOLATION OF THE TELEPHONE CONSUMER PROTECTION ACT (TCPA)**

48. Plaintiffs repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though full set forth therein.
49. Defendant violated the Telephone Consumer Protection Act (TCPA). Defendant violations include, but are not limited to, the following:
50. Defendant violated 47 U.S.C. § 227(b)(1)(A)(iii)(D) and 47 U.S.C. § 227(d)(1)(A) by placing a bombardment of calls without Plaintiffs consent, using more than two telephone lines on multiple lines to Plaintiffs cellular phones using an automatic telephone dialing system, artificial and prerecorded voice.
51. As a result of the above violations of the Telephone Consumer Protection Act (TCPA), Defendant is liable to the Plaintiffs for declaratory judgment that Defendant conduct violated the TCPA, Plaintiffs actual damages, statutory damages of \$500 for each call, and up to three times statutory damages for willful and knowing violations pursuant to 47 U.S.C. §227(b)(3).
52. Defendant acts as described above were done with maliciousness, knowingly with willful intent of recklessness, wanton and intentional disregard for Plaintiffs rights under Federal law. As a result of the above violations of the Fair Debt Credit Protection Act (FDCPA) and Telephone Consumer Protection Act (TCPA), Defendant is liable to Plaintiffs.

**COUNT III**

**PRIMA FACIE TORT**

**RECKLESS AND INTENTIONAL INFLICTION OF EMOTIONAL DISTRESS**

53. Plaintiff repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though fully set forth therein.
54. Defendant actions in contacting Plaintiffs after being informed that Plaintiff Letricia Hamlett-Disabled Daughter is on Psychiatric Medication, calling fifteen (15x) times each phone per day, and failing to supervise the collection activities of its agents were intended to inflict emotional distress upon Plaintiffs. Defendant used such tactics in order to intimidate to coerce payment.

55. Defendant knew Plaintiff Letricia Hamlett-Disabled Daughter would suffer emotional distress the most from its malicious activities in which Defendant activities were reckless, extreme and outrageous; intentional and more than malicious; bounds beyond human decency, atrocious and utterly intolerable in using such tactics on a mentally impaired individual in order to intimidate Plaintiff Joyce Hamlett to coerce payment.
56. As a direct and proximate result of Defendant horrendous conduct, Defendant actions caused Plaintiffs injuries and suffered actual damages in the form of emotional harm and distress, anger, anxiety, headaches, worry, frustration, loss of sleep, and humiliation. Defendants is liable to Plaintiffs.

#### **COUNT IV**

##### **TORT**

##### **INVASION OF PRIVACY BY INTRUSION UPON SECLUSION**

57. Plaintiff repeats, re-alleges, and incorporates by reference paragraphs one (1) through forty-five (45) above as though fully set forth therein.
58. Defendant intentionally interfered, physically or otherwise, with the solitude, seclusion and or private concerns or affairs of the Plaintiffs.
59. Defendant intentionally caused harm to Plaintiffs emotional well being by engaging in highly offensive conduct in the course of collecting a third party debt.
60. Plaintiffs had a reasonable expectation of privacy in their solitude, seclusion, and private concerns and affairs. As a result of such invasions of privacy, Plaintiff was harmed and caused mental and physical pain.
61. Defendant willfully and intentionally intruded into Plaintiffs' solitude, seclusion and private affairs by repeatedly and unlawfully attempting to collect a third-party debt. Defendant conduct including but not limited to repeatedly contacted Plaintiffs in an attempt to collect a debt after being advised that Plaintiff Letricia Hamlett had no involvement with debt constitutes an invasion of privacy.
62. Defendant intrusions would be highly offensive to a reasonable person and unbearable to a mentally unstable person in that position.
63. Defendants acted with oppression, malice and recklessness, and Defendants are therefore liable to Plaintiff for damages. Defendant conduct was a direct and proximate cause and is liable to Plaintiffs.

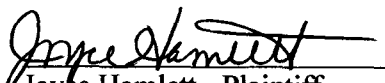
WHEREFORE, Plaintiffs Joyce Hamlett and Letricia Hamlett, respectfully requests that judgment be entered against Defendant, Santander, for the following:

- A. Actual Damages for Intentional Infliction of Emotional Distress (IIED) - \$2,000,000.00
- B. Punitive Damages - \$6,000,000.00
- C. Invasion of Privacy
- D. Declaratory judgment that Defendant unjustifiable conduct violated the FDCPA
- E. Declaratory judgment that Defendant unjustifiable conduct violated the TCPA
- F. Statutory damages pursuant to 15 U.S.C. § 1692k(a)(2)(A)
- G. Cost of court fees pursuant to 15 U.S.C. § 1692k(a)(3)
- H. For such other and further relief as the Court may deem just and proper

**DEMAND FOR JURY TRIAL**

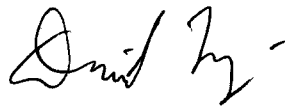
Please take notice that Plaintiffs, Joyce Hamlett and Letricia Hamlett, demand trial by jury in this action.

Dated: March 12, 2012

  
Joyce Hamlett - Plaintiff  
15 Madison Avenue  
Hempstead, NY 11550  
(516) 808-0508

  
Letricia Hamlett - Plaintiff  
15 Madison Avenue  
Hempstead, NY 11550  
(516) 808-0508

DAVID NUNEZ  
Notary Public, State of New York  
No. 01NU6159238  
Qualified in Nassau County  
Commission Expires January 18, 2015



cc: Reed Smith LLC – Dan Schleifstein (via FEDEX Overnight Courier)

# EXHIBIT A

**Repayment Agreement Instructions**

1. Read the entire agreement.
2. Sign at the bottom of this page.

**Loan Repayment And Security Agreement**

NVCON Rev. 2/21/2007

Borrower(s):

JOYCE B HAMLETT

Creditor:

HSBC Auto Credit Inc.

5855 Copley Drive

San Diego, California 92111

Application Number: 53470455

Date of this Loan: 01/03/2008

Principal Loan Amount: \$ 14,311.00

Maturity Date: 01/17/2012

Contract Rate: 21.79 %

Address: 15 MADISON AVENUE

HEMPSTEAD NY 11550

In this Agreement, "we", "us", and "our" refer to the Creditor, HSBC Auto Credit Inc., and its successors and assigns; and "you" and "your" refer to each Borrower who signs this Loan Repayment and Security Agreement (the "Agreement") and each other person or legal entity (guarantors, endorsers, and sureties) who agrees to pay this Loan. The "Loan" is the extension of credit governed by this Agreement.

**TRUTH IN LENDING DISCLOSURES**

<b>ANNUAL PERCENTAGE RATE</b> The cost of your credit at a yearly rate	<b>FINANCE CHARGE</b> The dollar amount the credit will cost you	<b>Amount Financed</b> The amount of credit provided to you or on your behalf	<b>Total of Payments</b> The amount you will have paid after you have made all payments as scheduled
21.79 %	\$ 7,448.84	\$ 14,311.00	\$ 21,759.84

Your payment schedule will be:

<b>Number of Payments</b>	<b>Amount of Payments</b>	<b>When Payments are Due</b>
48	\$ 453.33	Monthly, beginning: 02/17/2008

**Security:** You are giving a security interest in the Vehicle described below and all Collateral as defined in this Agreement.

**Late Charge:** If any payment is not paid in full within 10 days after it is due, you agree to pay a late charge equal to the greater of \$15.00 or 5% of the amount of the payment.

**Prepayment:** If you pay off this note early, you will not have to pay a penalty.

See your contract documents for any additional information about nonpayment, default, any required repayment in full before the scheduled date, and prepayment refunds and penalties.

Returned Check Charge: \$25

Itemization of the Amount Financed:

Amount Paid Directly to You: N/A  
DRIVE FINANCIAL 14,306.00

Paid to Others (We may receive or retain a portion of this amount):  
TITLE FEES 5.00

Security: This Loan is secured by a 04 FORD TRUCK

Explorer-V

Number 1FMDU73K84ZA09523 with a Vehicle Identification (the "Vehicle").

**THIS CONTRACT CONTAINS AN ARBITRATION PROVISION WHICH AFFECTS YOUR RIGHTS. YOU MAY OPT OUT OF ARBITRATION BY TAKING THE ACTION DETAILED IN THE ARBITRATION PROVISION WITHIN 30 DAYS OF THE SIGNING OF THIS AGREEMENT.**

By signing below, you agree to all terms and conditions as set forth on page one, page two, page three, and page four of this Agreement and you acknowledge receiving a completed copy of this Agreement, HSBC's Privacy Statement and the Truth in Lending disclosures.

Borrowers:

*Joyce B Hamlett*  
Applicant Signature

Additional terms continued on Page 2 of this document.

# EXHIBIT B

HSBC Auto Finance

Online Payments & Account Access:  
www.hsbcauto loans.com/myaccount

Customer Service & Phone Payments:  
1-800-418-1888

Account Summary

Current Amount Due \$ 484.87  
Late Charge(s) Due \$ 0.00  
Other Charge(s) Due \$ 0.00  
**PLEASE PAY THIS AMOUNT \$ 484.87**  
**PAYMENT DUE DATE 02/29/2008**  
  
Account Balance \$ 14,677.19

Account balance is not payoff amount. See reverse side for payoff information.

Billing Detail

Transaction Date	Description	Transaction Amount
02/29/08	Scheduled Payment	\$ 484.87
	<b>TOTAL</b>	<b>\$ 484.87</b>

Applied Transactions

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
00/00/00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Important Information

To discuss your account, please contact us at 1-800-418-1888



**A faster, easier, better way to do car insurance.**

- Get our rate and, in most cases our competitors' rates, all in one call.
- Claims and customer service reps available 24/7 at 1-800-PROGRESSIVE.
- Local claims offices near you.

**1-888-850-9120**  
or visit  
progressive.com/auto\_quote

CAR • MOTORCYCLE • RV  
BOAT • ATV • COMMERCIAL AUTO

Please enclose this coupon with your payment so that our address appears in the window.

HSBC

Account Summary

Account Number 500002801301-4

Statement Date 01/25/2008  
Payment Due By 02/29/2008  
Amount Due \$ 484.87

- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Do not fold, staple or clip.
- Do not send cash.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

Amount Enclosed \$

**MONEYGRAM EXPRESS PAYMENT:**  
Agent Locator Number: 1-800-926-9400  
Receive Code: 1403



JOYCE B HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550-4811



HSBC AUTO FINANCE  
P.O. BOX 17548  
BALTIMORE, MD 21297-1548



# EXHIBIT C



**ISBC Auto Finance**

**Online Payments & Account Access:**  
***[www.hsbcauto loans.com/myaccount](http://www.hsbcauto loans.com/myaccount)***

**Customer Service & Phone Payments:**  
**1-800-418-1888**

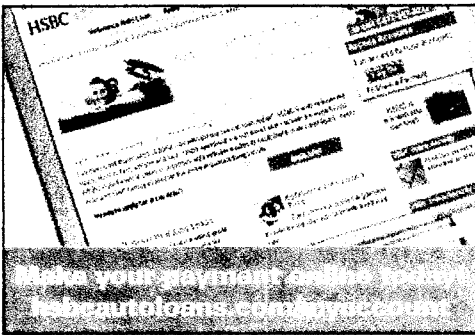
## Account Summary

Current Amount Due	\$ 484.87
Late Charge(s) Due	\$ 0.00
Other Charge(s) Due	\$ 0.00
<b>PLEASE PAY THIS AMOUNT</b>	<b>\$ 484.87</b>
<b>PAYMENT DUE DATE</b>	<b>02/29/2008</b>
 Account Balance	 \$ 14,677.19

**Account balance is not payoff amount. See reverse side for payoff information.**

### Billing Detail

Transaction Date	Description	Transaction Amount
02/29/08	Scheduled Payment	\$ 464.87
	<b>TOTAL</b>	<b>\$ 464.87</b>



## Applied Transactions

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
00/00/00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

## Important Information

It pays to know people with HSBC's Refer-A-Friend program! For details, simply log on to your account at [www.hsbcauto loans.com/myaccount](http://www.hsbcauto loans.com/myaccount) today.

Page 1 of 2

**Please enclose this coupon with your payment so that our address appears in the window.**

## Account Summary

**Account Number 500002801301-4**

Statement Date	02/07/2008
Payment Due By	02/29/2008
Amount Due	\$ 464.87


- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Do not fold, staple or clip.
- Do not send cash.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

Amount Enclosed \$

**MONEYGRAM EXPRESS PAYMENT:**  
Agent Locator Number: 1-800-926-9400  
Receive Code: 1403

HSBC 

JOYCE B HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550-4811

  
**HSBC AUTO FINANCE**  
**P.O. BOX 17548**  
**BALTIMORE, MD 21297-1548**  


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# EXHIBIT D

# EXHIBIT E

# EXHIBIT F

40009249260000340120140011031034

# EXHIBIT G



HSBC Auto Finance

**PAST DUE**

Online Payments & Account Access:  
[www.hsbcautomotoloans.com/myaccount](http://www.hsbcautomotoloans.com/myaccount)  
 Customer Service & Phone Payments:  
 1-800-418-1888

Calls may be monitored and/or recorded for training purposes

**Account Summary**

Amount Due \$ 484.87  
 Current Amount Due \$ 484.87  
 Late Charge(s) Due \$ 0.00  
 Other Charge(s) Due \$ 20.00  
**PLEASE PAY THIS AMOUNT \$ 948.79**  
**PAYMENT DUE DATE 03/05/2010**  
 Account Balance \$ 10,770.17

Account balance is not payoff amount. See reverse side for payoff information.

**Billing Detail**

Transaction Date	Description	Transaction Amount
02/01/10	Insufficient funds - 1st Return	\$ 20.00
02/05/10	Scheduled Payment	\$ 483.92
03/05/10	Scheduled Payment	\$ 484.87
<b>TOTAL</b>		<b>\$ 948.79</b>

**It's EASY to be green!**  
 Switch to paperless statements today.



To turn off paper statements:  
 Log on at  
[www.hsbcautomotoloans.com/myaccount](http://www.hsbcautomotoloans.com/myaccount)  
 Click on update profile and  
 select the eStatement option.

**Applied Transactions**

Transaction Date	Amount Received	Interest Paid	Late Charges	Other Charges	Principal
01/31/10	\$ 485.00	\$ 204.15	\$ 0.00	\$ 0.00	\$ 280.85

**Important Information**

**YOUR ACCOUNT IS PAST DUE!** Make your payment immediately to avoid potential fees to your account or call us today at 1-800-836-6488

Please enclose this coupon with your payment so that our address appears in the window.

Page 1 of 2

**Account Number 500002801301-4**

Statement Date 02/14/2010  
 Payment Due By 03/05/2010  
 Amount Due \$ 948.79

- Do not fold, staple or clip.
- Do not send cash.
- Please complete with black or blue ink only.
- Make checks payable to HSBC Auto Finance.
- Include your account number on your check or money order.
- Please mail your payment with this coupon 7 days prior to the due date to ensure timely receipt.

**MONEYGRAM EXPRESS PAYMENT:**  
 Agent Locator Number: 1-800-926-8400  
 Receive Code: 1403

Amount  
 Enclosed \$

New Address or Phone Number? Please check this box and enter new information on reverse side. ▶



JOYCE B HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550-4811



HSBC AUTO FINANCE  
 P.O. BOX 17548  
 BALTIMORE, MD 21297-1548



# EXHIBIT H



**Bethpage**   
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JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
03-03	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-62.00		2,974.59
03-03	External Withdrawal HSBC AUTO FIN - PAYMENT	-469.87		2,504.72
03-04	Point Of Sale Withdrawal COSTCO WHSE #00237 625 BROAD HOLLOW RD MELVILLE NYUS	-51.18		2,453.54
03-04	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	2,602.14
03-05	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	2,603.54
03-05	Eff. 03-04 External Withdrawal HSBC CARD SRVCS - Online Pmt	-20.00		2,583.54
03-06	Point Of Sale Withdrawal Pathmark #0653 Pathmark # 653 Bethpage NYUS	-56.51		2,527.03
03-08	Point Of Sale Withdrawal SKECHERS USA MANHATTAN BCHCAUS	-48.00		2,479.03
03-08	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-59.97		2,419.06
03-11	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	2,567.66
03-11	External Withdrawal GEICO - GEICO PYMT	-218.00		2,349.66
03-12	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-40.00		2,309.66
03-12	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	2,311.06
03-13	ATM Withdrawal SPERRY ASSOCIATES FCU 2400 JERICHO TPKE GARDEN CITY PNY	-80.00		2,231.06

Page: 2 of 4

Statement Date: 04-30-2008

Account Number: [REDACTED]

**Bethpage** 

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JOYCE B HAMLETT  
 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

-----Checking - 103371582 CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
4-01	External Withdrawal HSBC AUTO PIN - PAYMENT	-469.87		809.06
4-02	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	810.46
4-05	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-79.29		731.17
4-05	Deposit Online Banking Transfer From Acct# [REDACTED]		400.00	1,131.17
4-07	External Withdrawal HSBC CARD SRVCS - Online Pmt	-20.00		1,111.17
4-08	Point Of Sale Withdrawal EXXONMOBIL 640 OLD CNTRY RD GRDN CTY NYUS	-10.01		1,101.16
4-08	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-60.00		1,041.16
4-08	Point Of Sale Withdrawal EXXONMOBIL 2475 HEMPSTEAD TPK E MEADOW NYUS	-64.00		977.16
4-08	Point Of Sale Withdrawal DS *VISION DIRECT DRUGSTORE.COMMAUS	-62.92		914.24
4-08	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	1,062.84
4-09	Point Of Sale Withdrawal INDUST FOR THE BLIND NY518-4568671 NYUS	-48.88		1,013.96
4-09	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	1,163.96
4-11	Deposit		320.23	1,484.19
4-12	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-40.00		1,444.19

**Bethpage** **B**

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ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

## -----Checking - 103371582 CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
5-02	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-53.00		625.67
5-02	External Withdrawal HSBC AUTO FIN - PAYMENT	-469.87		155.80
5-03	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-20.00		135.80
5-03	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	195.80
5-05	External Withdrawal HSBC CARD SRVCS - Online Pmt	-21.00		174.80
5-06	Point Of Sale Withdrawal COASTALCONTACT VANCOUVER BCCA	-72.29		102.51
5-06	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	251.11
5-07	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	252.51
5-08	Point Of Sale Withdrawal Silkies Hosiery Service877-7455437 PAUS	-20.00		232.51
5-12	Deposit Online Banking Transfer From Acct# 1012915010		156.21	388.72
5-12	Stop Payment Fee	-27.00		361.72
5-13	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	510.32
5-13	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		395.32
5-14	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	396.72
5-15	External Withdrawal MUTUAL OF OMAHA - MAY INSPRM	-83.13		313.59
5-15	External Withdrawal MUTUAL OF OMAHA - MAY INSPRM (Rejected)		83.13	396.72

Account Number: [REDACTED]

**Bethpage**

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 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
06-02	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	132.34
06-03	External Deposit NASSAU COUNTY - CH SUP DEP		140.00	280.34
06-03	ATM Withdrawal BETHPAGE FCU 170 FULTON AVENUE HEMPSTEAD NYUS	-20.00		260.34
06-04	External Deposit NASSAU COUNTY - CH SUP DEP		1.40	262.34
06-05	External Withdrawal HSBC CARD SRVCS - Online Pmt	-20.00		242.34
06-05	External Withdrawal GEICO - GEICO PYMT	218.15		24.19
6-11	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	174.19
6-15	Deposit		300.00	474.19
6-16	Point Of Sale Withdrawal Pathmark #0653 Pathmark # 653 Bethpage NYUS	-24.21		449.98
6-17	External Deposit NASSAU COUNTY - CH SUP DEP		148.60	598.58
6-18	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	748.58
6-18	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		633.58
6-23	External Withdrawal HSBC AUTO FIN - PAYMENT	-469.87		163.71
6-24	External Withdrawal T-MOBILE TEL 800-937-8997 - PCS SVC	-53.00		110.71
6-25	External Deposit NASSAU COUNTY - CH SUP DEP		150.00	260.71
6-27	ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK ROAD FREEPORT NYUS	-100.00		160.71

Page: 2 of 3  
 Statement Date: 08-31-2008  
 Account Number: [REDACTED]

**Bethpage** **B**

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 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

ate Description	Drafts/ Debits	Deposits/ Credits	Balance
8-04 External Withdrawal T-MOBILE TEL 800-937-8997 - PCS SVC	-57.00		154.30
8-04 Deposit Transfer from [REDACTED]		651.60	805.90
9-05 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-500.00		305.90
3-05 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-160.00		145.90
3-05 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	294.50
3-05 Deposit		646.91	941.41
3-06 ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-40.00		901.41
3-06 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	902.81
3-08 Point Of Sale Withdrawal WAL-MART #2916 2465 HEMSTEAD TURNPIKE EAST MEADOW NYUS	-26.91		875.90
-11 Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-6.14		869.76
-11 Eff. 08-08 4924502 Check	-227.05		642.71
-12 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	791.31
-13 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	792.71
-14 External Withdrawal 1-888-512-0877 TRUE PAY - TRUE PAY	-474.87		317.84
-16 Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-53.43		264.41

Page: 2 of 4  
 Statement Date: 09-30-2008  
 Account Number: [REDACTED]  
 [REDACTED]

**Bethpage** **B**

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 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

ate Description	Drafts/ Debits	Deposits/ Credits	Balance
9-03 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	1,086.54
9-04 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	1,087.94
9-05 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-500.00		587.94
9-05 ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-40.00		547.94
9-06 Deposit		85.00	632.94
9-09 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	781.54
9-09 External Withdrawal GEICO - GEICO PYMT	-227.05		554.49
9-10 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	555.89
9-13 ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-40.00		515.89
9-16 External Deposit NASSAU COUNTY - CH SUP DEP		148.60	664.49
9-16 Eff. 09-15 447 Check	-320.00		344.49
9-17 External Deposit NASSAU COUNTY - CH SUP DEP		1.40	345.89
9-18 Deposit		340.00	685.89
9-19 ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK ROAD FREEPORT NYUS	-100.00		585.89
9-19 External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		470.89
9-19 Deposit		251.60	722.49
9-22 External Withdrawal HSEC AUTO FIN - PAYMENT	-169.87		252.62

Page: 2 of 4

Statement Date: 11-30-2008

Account Number: [REDACTED]

**Bethpage** 

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 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
11-01	Point Of Sale Withdrawal TARGET T1264 LEVITTOWN 3850 HEMPSTEAD TURNPIKELEVITTOWN N	-2.32		951.29
11-01	Point Of Sale Withdrawal DOLLAR TREE #03042 3767 HEMPSTEAD TPKE LEVITTOWN NYUS	-8.43		942.86
11-03	Point Of Sale Withdrawal AP9*VALUEMAX 888-205-2257 CTUS	-19.95		922.91
1-03	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-53.00		869.91
1-03	Point Of Sale Withdrawal THE AVENUE 00007831 MASSAPEQUA NYUS	-13.48		856.43
1-04	Eff. 11-03 External Deposit NASSAU COUNTY - CH SUP DEP		150.00	1,006.43
1-04	Eff. 11-03 452 Check	-121.25		885.18
1-04	Eff. 11-03 451 Check	-196.00		689.18
1-04	Point Of Sale Withdrawal WAL-MART #5295 901 ROUTE 110 FARMINGDALE NYUS	-65.63		623.55
1-04	ATM Withdrawal BETHPAGE FCU 6257 SUNRISE HIGHWAY MASSAPEQUA NYUS	-20.00		603.55
1-05	Point Of Sale Deposit AP9*VALUEMAX 888-205-2257 CTUS		19.95	623.50
1-05	Eff. 10-31 External Withdrawal HSBC AUTO PIN - PAYMENT	-500.00		123.50
1-12	453 Electronic Check LIFETOUGH SCHOOL (9528265500) Accounts Receivable Entry SERIAL #: 0453	-32.00		91.50
1-12	Deposit		50.00	141.50

**Bethpage** **B**

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 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTREAD NY 11550

-----Checking - [REDACTED] CONTINUED

Date	Description	Drafts/ Debits	Deposits/ Credits	Balance
12-01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-82.00		531.88
12-02	Eff. 12-01 External Withdrawal HSBC AUTO FIN - PAYMENT	-480.00		51.88
12-03	External Deposit NASSAU COUNTY - CH SUP DEP		202.60	254.48
12-03	Point Of Sale Withdrawal LEI*LANDS END CLOTHING 800-332-4700 WIUS	-41.33		213.15
12-05	Deposit Online Banking Transfer From Acct# [REDACTED]		140.00	353.15
12-05	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-82.00		271.15
12-08	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	371.15
12-08	Deposit Online Banking Transfer From Acct# [REDACTED]		51.00	422.15
12-09	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-90.00		332.15
12-09	External Withdrawal GEICO - GEICO PYMT	-227.05		105.10
12-10	Eff. 12-09 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	273.10
12-10	Point Of Sale Withdrawal MARYLAND SQUARE #4 800-727-3895 WIUS	-47.96		225.14
12-11	Deposit		140.00	365.14
12-12	Eff. 12-11 456 Check	-2.00		363.14
12-13	Point Of Sale Withdrawal SHOPRITE OF BAYSHO 1905 SUNRISE HIGHWAY BAYSHORE NYUS	-24.57		338.57
12-13	ATM Withdrawal BETHPAGE FCU 591 EAST MAIN ST BAY SHORE NYUS	-100.00		238.57



01-31-2009

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JOYCE B HAMLETT  
 ROSA L HAMLETT  
 15 MADISON AVE  
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**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	221.47

**Savings Account Summary** - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.15	0.00	0.00	0.15	0.00	5.00

**Transactions for Savings** - [REDACTED]

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			5.15
01/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-0.15		5.00

**Checking Account Summary** - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
192.47	1,382.15	0.00	1,353.15	0.00	221.47

**Transactions for Checking** - [REDACTED]

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			192.47
01/02	Deposit Online Banking Transfer From Acct# [REDACTED]		0.15	192.62
01/02	Deposit Online Banking Transfer From Acct# [REDACTED]		40.00	232.62
01/02	External Withdrawal HSBG AUTO FIN - PAYMENT	-210.00		22.62
01/03	Deposit		270.00	292.62
01/03	Point Of Sale Withdrawal WALDBAUMS 427 3377 HEMPSTEAD TPKE LEVITTOWN NYUS	-23.86		268.76
01/05	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-71.00		197.76
01/07	External Deposit NASSAU COUNTY - CH SUP DFP		168.00	365.76

Continued on next page

**Checking Summary — [REDACTED] CONTINUED****Transactions for Checking — [REDACTED]**

Date	Description	Debits	Credits	Balance
01/08	External Withdrawal NATIONAL GRID-LI -ONLINE PAY	-90.00		275.76
01/10	ATM Withdrawal BETHPAGE FCU 899 S OYSTER BAY RD BETHPAGE NYUS	-40.00		235.76
01/12	Point Of Sale Withdrawal WALDBAUMS 204 3377 HEMPSTEAD TPKE LEVITTOWN NYUS	-4.95		230.81
01/14	Eff. 01-13 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	398.81
01/14	Eff. 01-13 Check 457	-339.71		59.10
01/19	Deposit Online Banking Transfer From [REDACTED]		100.00	159.10
01/20	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		44.10
01/22	External Deposit NASSAU COUNTY - CH SUP DEP		168.00	212.10
01/22	Deposit		300.00	512.10
01/22	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-22.53		489.57
01/22	Point Of Sale Withdrawal OFFICE MAX 3350 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-16.83		472.74
01/22	Point Of Sale Withdrawal ASSOCIATED SUPERMA 595 OLD COUNTRY RD WESTBURY NYUS	-32.84		439.90
01/26	External Withdrawal HSBC AUTO FIN - PAYMENT	-250.00		189.90
01/27	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-56.43		133.47
01/28	Eff. 01-27 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	301.47
01/30	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-40.00		261.47
01/30	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-40.00		221.47

**Drafts for Checking — [REDACTED]**

Date	Draft Number	Amount	Date	Draft Number	Amount
01/14	457	339.71			

02-28-2009

12519-0.71-15485N21.p02

012519

JOYCE B HAMLETT  
 ROSA L HAMI FTT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

Fee schedule effective April 15, 2009:

Account Overdraft (each occurrence).....	\$30
Paid Item Returned Check / Point of Sale Transaction.....	\$30
Stop Payment.....	\$30

**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	445.10

**Savings Account Summary** — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	1,160.71	0.00	1,160.71	0.00	5.00

**Transactions for Savings** — [REDACTED]

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			5.00
02/02	Deposit Online Banking Transfer From Acct# [REDACTED]		1,160.71	1,165.71
02/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,160.71		5.00

**Checking Account Summary** — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
221.47	1,843.00	0.00	1,619.37	0.00	445.10

**Transactions for Checking** — [REDACTED]

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			221.47
02/02	Deposit Online Banking Transfer From Acct# [REDACTED]		130.00	351.47
02/02	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-108.00		243.47
02/03	External Deposit US TREASURY 220 - TAX REFUND		468.00	711.47
02/03	Eff. 02-02 External Withdrawal HSBC AUTO FIN - PAYMENT	-210.00		501.47
02/03	Point Of Sale Withdrawal WALDBAUMS 201 3377 HEMPSTEAD TPKE LEVITTOWN NY 11550	-6.52		494.95

Continued on next page

03-31-2009

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012717

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

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for rates.

**Statement Summary**

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]		1,071.15
[REDACTED]	Checking	664.96

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	1,495.61	0.54	430.00	0.00	1,071.15

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			5.00
03/04	Deposit Online Banking Transfer From Acct# [REDACTED]		1,495.61	1,500.61
03/16	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,400.61
03/24	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-30.00		1,370.61
03/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-300.00		1,070.61
03/31	Credit Interest		0.54	1,071.15

The Annual Percentage Yield Earned for this statement period is 0.503 %

Interest Paid YTD: 0.54

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
445.10	1,763.04	0.00	1,543.18	0.00	664.96

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			445.10
03/01	Deposit Online Banking Transfer From Acct# [REDACTED]		250.00	695.10
03/02	Electronic Check 459 FIRST UNITED AME (INS PYMT) Accounts Receivable Entry SERIAL #: 0459	-30.00		665.10

Continued on next page

**Checking Summary -- [REDACTED] CONTINUED**

**Transactions for Checking -- [REDACTED]**

Date	Description	Debits	Credits	Balance
03/02	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-110.00		555.10
03/03	Eff. 03-02 External Withdrawal HSBC AUTO FIN - PAYMENT	-450.00		105.10
03/03	Eff. 03-02 Check 460	-85.00		20.10
03/04	Eff. 03-03 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	188.10
03/05	Point Of Sale Withdrawal STOP + SHOP #552 2525 HEMPSTEAD TURNPIKEEAST MEADOW NYUS	-13.14		174.96
03/07	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-80.00		94.96
03/11	Eff. 03-10 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	262.96
03/13	External Withdrawal GEICO - GEICO PYMT	-221.00		41.96
03/16	Deposit		237.04	279.00
03/16	Point Of Sale Withdrawal DOLLAR TREE #03042 3767 HEMPSTEAD TPKE LEVITTOWN NYUS	-9.17		269.83
03/16	Point Of Sale Withdrawal CVS 1936 2451 HEMPSTEAD TURNPK EAST MEADOW NYUS	-4.99		264.84
03/16	Point Of Sale Withdrawal ASSOCIATED SUPERMA 595 OLD COUNTRY RD WESTBURY NYUS	-31.67		233.17
03/16	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	333.17
03/18	Eff. 03-17 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	501.17
03/19	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		386.17
03/21	Point Of Sale Withdrawal WAL Wal-Mart Store 752968 5295 WAL-SAMS FARMINGDALE	-12.25		373.92
03/24	Deposit Online Banking Transfer From Acct# [REDACTED]		30.00	403.92
03/24	Eff. 03-23 Check 461	-335.00		68.92
03/24	Point Of Sale Withdrawal LEI*LANDS END CLOTHING 800-332-4700 WIUS	-31.33		37.59
03/25	Eff. 03-24 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	205.59
03/28	Deposit		174.00	379.59
03/29	Deposit Online Banking Transfer From Acct# [REDACTED]		300.00	679.59
03/30	Point Of Sale Withdrawal PANERA BREAD #4061 EAST MEADOW NYUS	-14.63		664.96

**Drafts for Checking -- [REDACTED]**

Date	Draft Number	Amount	Date	Draft Number	Amount
03/02	459 E	30.00	03/03	460	85.00

Continued on next page

04-30-2009

3671-0.71-21406N21.p01

003671

JOYCE B HAMLETT  
 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

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**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	1,156.87
[REDACTED]	Checking	380.27

**Savings Account Summary** - [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,071.15	835.72	0.00	750.00	0.00	1,156.87

**Transactions for Savings** - [REDACTED]

Date	Description	Debits	Credits	Balance
04/01	Starting Balance			1,071.15
04/02	Deposit Online Banking Transfer From Acct# [REDACTED]		685.72	1,756.87
04/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,656.87
04/09	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,556.87
04/12	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,456.87
04/17	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-300.00		1,156.87
04/22	Deposit Online Banking Transfer From Acct# [REDACTED]		150.00	1,306.87
04/25	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-50.00		1,256.87
04/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,156.87

The Annual Percentage Yield Earned for this statement period is 0.500 %  
 Interest Paid YTD: 0.54

Continued on next page

**Bethpage**

Federal Credit Union



Statement Date:

04-30-2009

**Checking Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
664.96	2,076.18	0.00	2,360.87	0.00	380.27

**Transactions for Checking**

Date	Description	Debits	Credits	Balance
04/01	Starting Balance			664.96
04/01	Eff. 03-31 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	832.96
04/01	Point Of Sale Withdrawal WALGREEN COMPANY 652 HEMPSTEAD TPKE FRANKLIN SQUANYUS	-26.69		806.27
04/01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-108.00		698.27
04/01	External Withdrawal HSBC AUTO FIN - PAYMENT	-450.00		248.27
04/02	Deposit Online Banking Transfer From Acct#		100.00	348.27
04/03	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-130.00		218.27
04/07	Eff. 04-06 Check 463	-85.00		133.27
04/08	Eff. 04-07 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	301.27
04/09	Deposit Online Banking Transfer From Acct#		100.00	401.27
04/11	Point Of Sale Withdrawal WALMART.COM WALMART.COM ARUS	-18.77		382.50
04/12	Deposit Online Banking Transfer From Acct#		100.00	482.50
04/13	Point Of Sale Withdrawal FELLOWSHIP CHR + JEWS 312-6417200 ILUS	-80.00		402.50
04/14	Point Of Sale Withdrawal WESTERN BEEF, IN 61 SECOND STREET MINEOLA NYUS	-18.34		384.16
04/15	Eff. 04-14 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	552.16
04/15	Point Of Sale Withdrawal COASTALCONTACT VANCOUVER BCCA	-85.33		466.83
04/15	Eff. 04-14 Check 462	-30.00		436.83
04/17	Deposit Online Banking Transfer From Acct#		300.00	736.83
04/17	Deposit		174.77	911.60
04/20	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-76.00		835.60
04/20	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-115.00		720.60
04/20	Point Of Sale Withdrawal SEARS.COM 9300 800-676-5543 IAUS	-33.71		686.89
04/21	External Withdrawal GEICO - GEICO PYMT	-219.36		467.53
04/22	Eff. 04-21 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	635.53

Continued on next page

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**Checking Summary - [REDACTED] CONTINUED****Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
04/22	Deposit		160.00	795.53
04/22	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-11.71		783.82
04/22	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-150.00		633.82
04/23	Point Of Sale Withdrawal SEARS.COM 9300 800-676-5543 IAUS	-33.20		600.62
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		8.15	608.77
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		1.09	609.86
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		0.54	610.40
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		1.09	611.49
04/23	Point Of Sale Deposit SEARS.COM 9300 800-676-5543 IAUS		0.54	612.03
04/24	External Withdrawal HSBC AUTO FIN - PAYMENT	-200.00		412.03
04/24	Eff. 04-23 Check 464	-20.00		392.03
04/25	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-49.32		342.71
04/25	Point Of Sale Withdrawal WAL Wal-Mart Store 412158 5295 WAL-SAMS FARMINGDALE	-29.54		313.17
04/25	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-12.65		300.52
04/25	Deposit Online Banking Transfer From Acct# [REDACTED]		50.00	350.52
04/27	Eff. 04-24 Check 466	-346.24		4.28
04/29	Eff. 04-28 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	172.28
04/29	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	272.28
04/30	Point Of Sale Withdrawal Staples, Inc. 2310 Jericho Turnpike GARDEN CITY PNYUS	-32.01		240.27
04/30	Deposit		140.00	380.27

**Drafts for Checking - [REDACTED]**

Date	Draft Number	Amount	Date	Draft Number	Amount
04/15	462	30.00	04/24	464	20.00
04/07	463	85.00	04/27	466 *	346.24

\* denotes check out of sequence

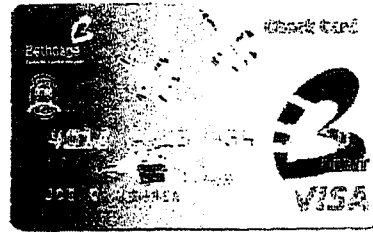


05-31-2009

3909-0.57-2#047N21.p01

003909

JOYCE B HAMLETT  
 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550



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**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	1,106.87
[REDACTED]	Checking	382.26

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,156.87	0.00	0.00	50.00	0.00	1,106.87

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			1,156.87
05/30	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-50.00		1,106.87

The Annual Percentage Yield Earned for this statement period is 0.501 %  
 Interest Paid YTD: 0.54

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
380.27	1,997.14	0.00	1,995.15	0.00	382.26

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			380.27
05/01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-109.00		271.27
05/01	External Withdrawal HSEC AUTO FIN - PAYMENT	-250.00		21.27
05/01	Point Of Sale Withdrawal HAPAD INC INTERNE00 OF 412-8351234 PAUS	-19.50		1.77
05/02	Deposit Online Banking Transfer From Acct# [REDACTED]		300.00	301.77
05/02	ATM Withdrawal Suffolk Federal Credit Un 50 110 Rt 109 Babylon	-200.00		101.77
05/04	Eff. 05-01 Check 465	-20.00		81.77

Continued on next page

**Checking Summary - [REDACTED] CONTINUED**

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
05/23	Point Of Sale Withdrawal BJ'S WHOLESALE C 50 Daniel Street FARMINGDALE NYUS	-45.00		103.33
05/24	Point Of Sale Withdrawal WAL Wal-Mart Store 750557 5295 WAL-SAMS FARMINGDALE	-52.83		50.50
05/24	ATM Withdrawal BETHPAGE FCU 6257 SUNRISE HIGHWAY MASSAPEQUA NYUS	-20.00		30.50
05/26	Deposit Online Banking Transfer From Acct# [REDACTED]		200.00	230.50
05/26	External Withdrawal HSBC AUTO FIN - PAYMENT	-200.00		30.50
05/27	Point Of Sale Withdrawal BIG 99 CENT 130 WEST MERRICK ROAD VALLEY STREAMNYUS	-10.75		19.75
05/28	Eff. 05-27 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	187.75
05/28	Deposit		155.00	342.75
05/30	Point Of Sale Withdrawal SHOPRITE OF WEST B 50 110 ROUTE 109 WEST BABYLON NYUS	-48.13		294.62
05/30	Point Of Sale Withdrawal SHOPRITE OF BAYSHO 1905 SUNRISE HIGHW BAYSHORE NYUS	-62.91		231.71
05/30	Point Of Sale Withdrawal WALDBAUMS 203 450 MAIN ST FARMINGDALE NYUS	-9.59		222.12
05/30	Deposit Online Banking Transfer From Acct# [REDACTED]		110.14	332.26
05/30	Deposit Online Banking Transfer From Acct# [REDACTED]		50.00	382.26

**Drafts for Checking - [REDACTED]**

Date	Draft Number	Amount	Date	Draft Number	Amount
05/04	465	20.00	05/19	467 *	335.00

\* denotes check out of sequence

06-30-2009

It pays to have friends!

4126-0.09-27040N21.p01

004126

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

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You can earn up to \$250

See? It really does pay to have friends!

**Statement Summary**

Page 1 of 3

AccountNumber	Account Type	Balance
[REDACTED]	Savings	6.38
[REDACTED]	Checking	60.23

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,106.87	50.90	1.38	1,152.77	0.00	6.38

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			1,106.87
06/05	Deposit Online Banking Transfer From Acct# [REDACTED]		50.90	1,157.77
06/09	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-120.00		1,037.77
06/19	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-30.00		1,007.77
06/23	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,002.77		5.00
06/30	Credit Interest		1.38	6.38

The Annual Percentage Yield Earned for this statement period is 0.498 %  
Interest Paid YTD: 1.92

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
382.26	1,704.00	0.00	2,026.03	0.00	60.23

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			382.26
06/01	External Withdrawal T-MOBILE 800-937-8997 - PCS SVC	-107.00		275.26
06/01	External Withdrawal HSBC AUTO FIN - PAYMENT	-260.00		15.26

Continued on next page

*Sub Payment 5/09 9/09*

# MoneyGram International

## Transaction History Request

Report Range Dates: January 2009-December 2009

ATT: JOYCE HAMLETT

61853438	8/5/2009	\$488.00	\$9.50	JOYCE HAMLETT	15 MADISON AVE	HEMPSTEAD	NY	08/05/2009	HSBC AUTO FINANCE CORP
51543166	9/10/2009	\$466.00	\$9.50	JOYCE HAMLETT	15 MADISON AVE	HEMPSTEAD	NY	09/10/2009	HSBC AUTO FINANCE CORP

01-31-2010

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2851-071-48388N21.p01

002851

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ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	2,222.71
[REDACTED]	Checking	212.19
[REDACTED]	Free Checking Plus	136.48

**Savings Account Summary — [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
2,221.39	1.32	0.00	0.00	0.00	2,222.71

**Transactions for Savings — [REDACTED]**

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			2,221.39
01/03	Deposit Online Banking Transfer From Acct# [REDACTED]		1.32	2,222.71

The Annual Percentage Yield Earned for this statement period is 0.499 %

**Checking Account Summary — [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
685.65	792.39	0.00	1,265.85	0.00	212.19

**Transactions for Checking — [REDACTED]**

Date	Description	Debits	Credits	Balance
01/01	Starting Balance			685.65
01/02	Point Of Sale Withdrawal STOP + SHOP #552 2525 HEMPSTEAD TURNPIKE EAST MEADOW NYUS	-46.70		638.95
01/02	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-12.04		626.91
01/04	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-113.00		513.91
01/04	External Withdrawal HSBC AUTO FIN - PAYMENT	-465.00		48.91
01/06	Eff. 01-05 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	216.91

Continued on next page

02-28-2010

As a courtesy to our members,  
Bethpage will be showing  
overdraft fees that are incurred  
on a Monthly & Year-to-Date  
basis on your statements.

4589-0.71-81819N21.p01

004589

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

**Questions?**  
Call 800-628-7070 or stop into your local  
Bethpage branch to speak with a  
representative.

**Statement Summary**

Page 1 of 3

AccountNumber	Account Type	Balance
[REDACTED]	Savings	1,557.61
[REDACTED]	Checking	124.46
[REDACTED]	Free Checking Plus	501.11

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
2,222.71	744.90	0.00	1,410.00	0.00	1,557.61

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			2,222.71
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		684.90	2,907.61
02/01	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-300.00		2,607.61
02/01	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-70.00		2,537.61
02/14	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	2,597.61
02/16	ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK RD FREEPORT NYUS	-500.00		2,097.61
02/16	ATM Withdrawal BETHPAGE FCU 210 WEST MERRICK RD FREEPORT NYUS	-400.00		1,697.61
02/24	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-140.00		1,557.61

The Annual Percentage Yield Earned for this statement period is 0.498 %

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
212.19	1,753.48	0.00	1,841.21	0.00	124.46

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			212.19

Continued on next page

**Bethpage**  
Federal Credit Union



Page  
Statement Date:

2 of 3  
02-28-2010

**Checking Summary — [REDACTED] CONTINUED**

**Transactions for Checking — [REDACTED]**

Date	Description	Debits	Credits	Balance
02/01	External Withdrawal HSBC AUTO FIN - PAYMENT	-465.00		-252.81
02/01	External Withdrawal HSBC AUTO FIN - PAYMENT (Rejected)		465.00	212.19
02/01	Insufficient Funds Charge External Withdrawal (Returned) HSBC AUTO FIN - PAYMENT	-30.00		182.19
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		136.48	318.67
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		300.00	618.67
02/01	ATM Withdrawal BETHPAGE FCU 170 FULTON AVE. HEMPSTEAD NYUS	-60.00		558.67
02/01	Deposit Online Banking Transfer From Acct# [REDACTED]		70.00	628.67
02/02	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-111.00		517.67
02/02	Eff. 02-01 Reversed Returned Insuff Fee Reversal NSF		30.00	547.67
02/03	Eff. 02-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	715.67
02/03	Eff. 02-02 Check 482	-50.00		665.67
02/04	External Withdrawal GEICO - GEICO PYMT	-198.00		467.67
<del>02/04</del>	<del>Eff. 02-01 External Withdrawal HSBC AUTO FIN - PAYMENT</del>	<del>-465.00</del>		2.67
02/10	Eff. 02-09 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	170.67
02/14	Deposit		110.00	280.67
02/14	ATM Withdrawal BETHPAGE FCU 3284 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-80.00		200.67
02/14	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-60.00		140.67
02/18	Eff. 02-17 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	308.67
02/19	External Withdrawal LIPA - ONLINE PAY	-130.00		178.67
02/23	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-99.99		78.68
02/24	Eff. 02-23 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	246.68
02/24	Point Of Sale Withdrawal DOLLAR TREE #03042 3767 HEMPSTEAD TPKE LEVITTOWN NYUS	-6.22		240.46
02/25	External Withdrawal CABLEVISION 2034_41626 - E-BILL	-96.00		144.46
02/27	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-20.00		124.46

Continued on next page

03-31-2010

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29632-0.91-05000N21.p05

029832

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550**Statement Summary**

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]	Savings	1,466.37
[REDACTED]	Checking	234.01
[REDACTED]	Free Checking Plus	320.33

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,557.61	684.90	2.59	773.73	5.00	1,466.37

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			1,557.61
03/01	Deposit Online Banking Transfer From Acct# [REDACTED]		684.90	2,242.51
03/09	ATM Withdrawal BETHPAGE FCU 170 FULTON AVE. HEMPSTEAD NYUS	-60.00		2,182.51
03/13	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-40.00		2,142.51
03/18	ATM Withdrawal BETHPAGE FCU 613 SUNRISE HIGHWAY LYNBROOK NYUS	-420.00		1,722.51
03/21	Overdraft Protection Withdraw	-3.73		1,718.78
03/21	OD Protection Tran Fee	-5.00		1,713.78
03/31	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-250.00		1,463.78
03/31	Credit Interest		2.59	1,466.37

The Annual Percentage Yield Earned for this statement period is 0.503 %  
Interest Paid YTD: 2.59**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	5.00	5.00
Total Returned Item Fees	0.00	0.00

Continued on next page



**Bethpage**  
Federal Credit Union



Page  
Statement Date:

2 of 4  
03-31-2010

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
124.46	1,448.73	0.00	1,339.18	0.00	234.01

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
03/01	Starting Balance			124.46
03/02	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-114.00		10.46
03/03	Eff. 03-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	178.46
03/03	Deposit Online Banking Transfer From Acct# [REDACTED]		465.00	643.46
03/05	External Withdrawal HSBC AUTO FIN - PAYMENT	-465.00		178.46
03/05	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-80.00		98.46
03/06	Deposit		60.00	158.46
03/06	Point Of Sale Withdrawal WAL Wal-Mart Store 940904 5295 WAL-SAMS FARMINGDALE	-84.78		73.68
03/10	Eff. 03-09 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	241.68
03/11	Deposit		60.00	301.68
03/11	Point Of Sale Withdrawal PATHMARK 999 23-05 JERICH0 TRNPK GARDEN CITY NYUS	-54.42		247.26
03/12	External Withdrawal GEICO - GEICO PYMT	-193.00		54.26
03/12	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-1.35		52.91
03/13	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-20.00		32.91
03/16	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-8.04		24.87
03/17	Eff. 03-16 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	192.87
03/19	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-104.99		87.88
03/20	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-21.55		66.33
03/20	Point Of Sale Withdrawal STOP + SHOP #564 575 MONTAUK HWWY W BABYLON NYUS	-76.50		-10.17
03/20	Deposit Transfer from [REDACTED]		20.00	9.83
03/21	Overdraft Protection Deposit		3.73	13.56
03/22	Point Of Sale Withdrawal POPEYE'S NORTH BALDWINNYUS	-13.56		0.00
03/24	Eff. 03-23 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	168.00
03/25	Point Of Sale Withdrawal APL*ITUNES 866-712-7753 CAUS	-1.99		166.01

Continued on next page

# EXHIBIT I

**ACCOUNT INFORMATION**

JOYCE B HAMLETT  
15 MADISON AVENUE  
HEMPSTEAD, NY 11550-4811

**Summary As Of: 04/19/2010**

Account Number:	39352871000	Reg Payments due on:	5th
Balance:	\$10,352.23	Reg Payment Amount:	\$464.87
Payments Made:	23	Maturity Date:	03/29/2012
Last Payment Made:	04/02/2010	Last Payment Amount:	\$465.00

**Account Status as of: 04/19/2010****Payments Due:**

05/05/2010	\$464.87	Fees:	\$0.00
04/05/2010	\$463.66	Late Charges:	\$0.00
		Past Due Amount:	\$463.66
		Total Amount Due:	\$928.53

**Activity Since Your Last Statement**

04/02/2010	Payment Made	\$-465.00
------------	--------------	-----------

**PAYMENT INFORMATION****Pay Online - santanderconsumerusa.com**

We accept payments from checking/savings accounts, credit and pinless debit/ATM cards. You can make a one-time payment or set up a recurring online payment plan. A convenience fee may be charged for using this service.

**Pay by Phone - 1-888-227-4227**

Make your payment by phone anytime. Please have your number from your checking, savings, credit card or pinless debit/ATM account ready when you call. You will also need your Santander Consumer USA account number.

**Money Gram**

Use Money Gram to make your payment. Bring your payment and fee in cash to the agent nearest you. Call toll-free 1-800-555-3133 for the Money Gram location nearest you. You will need the following information:

Receive Code: 1544  
Your account number: 39352871000

**Western Union**

Use Western Union Quick Collect to make your payment. Bring your payment and the fee in cash to an agent near you, or use the Quick Collect by Phone service and pay with a VISA or MasterCard issued debit or credit card. Call toll-free 1-800-325-6000 for the agent location nearest you. You will need the following information:

Code City: PITSTOP  
State Code: TX  
Your account number: 39352871000

**Payment Information**

For prompt and accurate processing of your payment, please write your account number on your check and return it with the lower portion of this statement in the envelope provided.

To receive proper credit, please detach and return your payment and indicate amount paid.

**JOYCE B HAMLETT****Alerts**

**REMINDER:** If you do not pay your monthly installments by the scheduled due date every month, your account will most likely not be paid in full by your scheduled maturity date and you could owe a lump sum payment at the maturity date of your loan.

Please make all checks payable to Santander Consumer USA. If you are sending in additional money to reduce your balance, please indicate below.

Payment Due Date: 04/05/2010

Account Number: 39352871000



**TOTAL DUE:** \$928.53

Additional Payment: \$ \_\_\_\_\_

Total Amount Enclosed: \$ \_\_\_\_\_

SANTANDER CONSUMER USA  
PO BOX 660633  
DALLAS, TX 75266-0633



If you are taking advantage of our automatic payment plan or have an address change, please check the box and fill out the reverse side.

# EXHIBIT J

Federal Credit Union

04-30-2010

The Bethpage Federal Credit Union  
Air Show at Jones Beach  
Saturday, May 29 & Sunday, May 30  
10:00 am - 3:00 pm

20042-0.92-60827N21.p05

029942

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

Open any  
Bethpage Checking Account  
between June 1 & August 31, 2010  
and receive a  
Commemorative Air Show Debit Card!

**Statement Summary**

Page 1 of 5

Account Number	Account Type	Balance
[REDACTED]	Savings	1,211.01
[REDACTED]	Checking	115.51
[REDACTED]	Free Checking Plus	196.78

**Savings Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,466.37	1,480.92	0.00	1,736.28	0.00	1,211.01

**Transactions for Savings**

Date	Description	Debits	Credits	Balance
04/01	Starting Balance			1,466.37
04/03	Deposit Online Banking Transfer From Acct# [REDACTED]		274.91	1,741.28
04/03	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-60.00		1,681.28
04/17	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-100.00		1,581.28
04/19	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		1,481.28
04/21	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-120.00		1,361.28
04/24	Withdrawal	-130.00		1,231.28
04/24	ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-20.00		1,211.28
04/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,206.28		5.00
04/29	Deposit Online Banking Transfer From Acct# [REDACTED]		1,206.01	1,211.01

The Annual Percentage Yield Earned for this statement period is 0.502 %  
Interest Paid YTD: 2.59

Continued on next page

Federal Credit Union

**Free Checking Plus Summary - [REDACTED] CONTINUED****Transactions for Free Checking Plus - [REDACTED]**

Date	Description	Debits	Credits	Balance
04/03	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	611.81
04/04	Point Of Sale Withdrawal BOSTON MARKET #117 WESTBURY NYUS	-9.78		602.03
04/05	External Withdrawal SANTANDER - CONSUMER	-165.00		137.03
04/05	Point Of Sale Withdrawal SS *NEWPORT NEWS 800-6882830 NYUS	-6.95		130.08
04/06	Point Of Sale Withdrawal RED ROOF INNS 00002667 WESTBURY NYUS	-98.22		31.86
04/07	External Deposit NYS DOL UI DD - UI DD		172.00	203.86
04/07	External Deposit NYS DOL UI DD - UI DD		25.00	228.86
04/07	Point Of Sale Withdrawal HSN*COM 940818809 800-933-2887 FLUS	-16.77		212.09
04/10	ATM Withdrawal BETHPAGE FCU 899 SOUTH OYSTER BAY RDBETHPAGE NYUS	-100.00		112.09
04/12	Point Of Sale Withdrawal SS *SPIEGEL 800-3454500 NYUS	-51.50		60.59
04/12	Point Of Sale Withdrawal INTELIUS.COM PEOPLELOOK 425-974-6100 WAUS	-1.95		58.64
04/12	Point Of Sale Withdrawal INTELIUS.COM PEOPLELOOK 425-974-6100 WAUS	-6.90		51.74
04/13	Deposit		60.00	111.74
04/13	Withdrawal	-52.85		58.89
04/13	Point Of Sale Withdrawal SOU THE HOME DEPOT 432991 172 FULTON AVE HEMPSTEAD	-27.50		31.39
04/14	Point Of Sale Withdrawal SOU USPS 3548330565162957 339 HEMPSTEAD AVE MALVERNE	-12.20		19.19
04/16	Deposit Online Banking Transfer From Acct# [REDACTED]		11.50	30.69
04/17	Point Of Sale Withdrawal AVON ONLINE STORE 800-500-2866 NYUS	-11.49		19.20
04/20	Electronic Check 103 FIRST UNITED AME (INS PYMT)	-14.47		4.73
04/29	Deposit Online Banking Transfer From Acct# [REDACTED]		1,206.28	1,211.01
04/29	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,206.01		5.00
04/30	External Deposit SUTHERLAND GROUP 1233303024 09 - DIRECT DEP		191.78	196.78

Interest Paid YTD: 35.00

**Drafts for Free Checking Plus - [REDACTED]**

Date	Draft Number	Amount	Date	Draft Number	Amount
04/20	103 E	14.47			

Continued on next page

23042-0.52-15877171 P05

**Bethpage**  
Federal Credit Union

**STATEMENT OF ACCOUNT**  
12/01/2011 - 05/31/2012

05-31-2010

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2752-0.73-73670N21.p01

002752

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	721.91
[REDACTED]	Checking	167.58
[REDACTED]	Free Checking Plus	35.69

**Savings Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,211.01	300.90	0.00	790.00	0.00	721.91

**Transactions for Savings**

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			1,211.01
05/01	Deposit Online Banking Transfer From Acct# [REDACTED]		300.90	1,511.91
05/04	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-220.00		1,291.91
05/24	Withdrawal	-250.00		1,041.91
05/24	ATM Withdrawal BETHPAGE FCU 3284 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-60.00		981.91
05/24	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-100.00		881.91
05/29	ATM Withdrawal BETHPAGE FCU 750 OLD COUNTRY ROAD WESTBURY NYUS	-160.00		721.91

The Annual Percentage Yield Earned for this statement period is 0.505 %  
Interest Paid YTD: 2.59

**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	5.00
Total Returned Item Fees	0.00	0.00

Continued on next page

**Bethpage**  
Federal Credit Union



Page  
Statement Date:

2 of 3  
05-31-2010

**Checking Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
115.51	1,471.11	0.00	1,419.04	0.00	167.58

**Transactions for Checking**

Date	Description	Debits	Credits	Balance
05/01	Starting Balance			115.51
05/01	Point Of Sale Withdrawal TARGET 00018663 FARMINGDALE NYUS	-18.47		97.04
05/01	Deposit Online Banking Transfer From Accl# [REDACTED]		140.00	237.04
05/01	Deposit Online Banking Transfer From Acct# [REDACTED]		160.00	397.04
05/01	Deposit Online Banking Transfer From Acct# [REDACTED]		244.00	641.04
05/03	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-122.00		519.04
05/03	Point Of Sale Withdrawal BJ'S WHOLESALE C 50 Daniel Street FARMINGDALE NYUS	-40.01		479.03
05/04	External Withdrawal SANTANDER - CONSUMER	-465.00		14.03
05/05	Eff. 05-04 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	182.03
05/05	ATM Withdrawal CT 7-11 2247 UTICA AVE. BROOKLYN NYUS	-60.00		122.03
05/06	Point Of Sale Withdrawal ENTERPRISE RENT-A-CAR BROOKLYN NYUS	-50.00		72.03
05/08	Point Of Sale Deposit ENTERPRISE RENT-A-CAR BROOKLYN NYUS		32.11	104.14
05/10	Deposit		38.00	142.14
05/10	ATM Withdrawal BETHPAGE FCU 3284 HEMPSTEAD TURNPIKELEVITTOWN NYUS	-40.00		102.14
05/12	Eff. 05-11 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	270.14
05/14	Point Of Sale Withdrawal WAL Wal-Mart Store 0523 2916 WAL-SAMS EAST MEADOW	-22.94		247.20
05/18	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-109.99		137.21
05/19	Eff. 05-18 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	305.21
05/22	Point Of Sale Withdrawal WAL-MART #5295 901 ROUTE 110 FARMINGDALE NYUS	-75.90		229.31
05/22	Point Of Sale Withdrawal Staples, Inc. 2310 Jericho Turnpike GARDEN CITY PNYUS	-21.71		207.60
05/22	Deposit		60.00	267.60
05/24	External Withdrawal CABLEVISION07858 - TELE PMT	-98.89		168.71

Continued on next page



Bethpage

06-30 2010

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4509-0.70-77976N21.p01

004509

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	603.29
[REDACTED]	Checking	379.64
[REDACTED]	Bonus Checking	11.33

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
721.91	0.00	1.38	120.00	0.00	603.29

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			721.91
06/05	ATM Withdrawal Suffolk Federal	-100.00		621.91
	Credit Un 50- 110 Rt 109 Babylon			
06/28	ATM Withdrawal BETHPAGE FCU 750 OLD COUNTRY ROAD WESTBURY NYUS	-20.00		601.91
06/30	Credit Interest		1.38	603.29

The Annual Percentage Yield Earned for this statement period is 0.501 %  
Interest Paid YTD: 3.97**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	5.00
Total Returned Item Fees	0.00	0.00

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
167.58	1,747.02	0.00	1,534.96	0.00	379.64

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
06/01	Starting Balance			167.58
06/01	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-135.00		32.58

Continued on next page

**Bethpage**  
Federal Credit Union



**Checking Summary - [REDACTED] CONTINUED**

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
06/02	Point Of Sale Withdrawal BOSTON MARKET #167 WEST HEMPSTEANYUS	-16.92		15.66
06/03	Eff. 06-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	183.66
06/03	Deposit		697.02	880.68
06/03	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-63.05		817.63
06/07	External Withdrawal GEICO - GEICO PYMT	-193.00		624.63
06/07	External Withdrawal SANTANDER - CONSUMER	-465.00		159.63
06/09	Eff. 06-08 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	327.63
06/16	Eff. 06-15 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	495.63
06/16	External Withdrawal NATIONAL GRID-LI - ONLINE PAY 642400577	-124.11		371.52
06/17	Electronic Check 484 FIRST UNITED AME (INS PYMT)	-30.00		341.52
06/18	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-114.99		226.53
06/19	Deposit		60.00	286.53
06/19	Withdrawal	-30.00		256.53
06/19	Deposit		30.00	286.53
06/23	Eff. 06-22 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	454.53
06/23	External Withdrawal LIPA - ONLINE PAY	-274.31		180.22
06/23	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-14.69		165.53
06/26	Deposit		120.00	285.53
06/26	ATM Withdrawal BETHPAGE FCU 613 SUNRISE HIGHWAY LYNBROOK NYUS	-40.00		245.53
06/26	Withdrawal	-20.00		225.53
06/28	Point Of Sale Withdrawal WAL Wal-Mart Store 721436 2916 WAL-SAMS EAST MEADOW	-5.84		219.69
06/28	Point Of Sale Withdrawal COMPARE FOODS 490 HEMPSTEAD TPKE W HEMPSTEAD NYUS	-8.05		211.64
06/30	Eff. 06-29 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	379.64

**Drafts for Checking - [REDACTED]**

Date	Draft Number	Amount	Date	Draft Number	Amount
06/17	484 E	30.00			

(E) Electronic Check

Continued on next page

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07-31-2010

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4841-0.71-82178N21.p01

004841

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	1,268.61
[REDACTED]	Checking	222.43
[REDACTED]	Bonus Checking	9.16

**Savings Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
603.29	1,315.32	0.00	650.00	0.00	1,268.61

**Transactions for Savings**

Date	Description	Debits	Credits	Balance
07/01	Starting Balance			603.29
07/01	Deposit Online Banking Transfer From Acct# [REDACTED]		1,255.32	1,858.61
07/03	ATM Withdrawal Suffolk Federal Credit Un 50- 110 Rt 109 Babylon	-140.00		1,718.61
07/06	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-410.00		1,308.61
07/25	ATM Withdrawal NASSAU EDUCATORS FCU 1000 CORPORATE DRIVE WESTBURY NYU	-100.00		1,208.61
07/29	Deposit		60.00	1,268.61

The Annual Percentage Yield Earned for this statement period is 0.501 %  
Interest Paid YTD: 3.97

**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	5.00
Total Returned Item Fees	0.00	0.00

Continued on next page

**Bethpage**  
Federal Credit Union



Page

Statement Date:

2 of 3

07-31-2010

**Checking Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
379.64	1,202.91	0.00	1,360.12	0.00	222.43

**Transactions for Checking**

Date	Description	Debits	Credits	Balance
07/01	Starting Balance			379.64
07/01	External Withdrawal CABLEVISION07858 - TELE PMT	-100.88		278.76
07/03	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-7.01		271.75
07/03	Point Of Sale Withdrawal PATHMARK 999 531 MONTAUK HWY WEST BABYLON NYUS	-28.46		243.29
07/06	Deposit Online Banking Transfer From Acct#		410.00	653.29
07/06	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-151.91		501.38
07/07	External Withdrawal SANTANDER - CONSUMER	-465.00		36.38
07/08	Eff. 07-07 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	204.38
07/09	ATM Withdrawal NASSAU FINANCIAL FCU 2295 HEMPSTEAD TPKE EAST MEADOW NYU	-40.00		164.38
07/09	Point Of Sale Withdrawal SOU THE HOME DEPOT 161808 2000 HEMPSTEAD TURNPIKEEAST MEADOW	-26.98		137.40
07/11	Point Of Sale Withdrawal HSN*COM 961291964 800-933-2887 FLUS	-13.90		123.50
07/12	Point Of Sale Withdrawal USPS 3550000565 339 HEMPSTEAD AVE MALVERNE NYUS	-14.40		109.10
07/14	Eff. 07-13 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	277.10
07/15	Deposit		60.00	337.10
07/15	ATM Withdrawal BETHPAGE FCU 131 JERICH0 TPKE MINEOLA NYUS	-40.00		297.10
07/15	Deposit		40.91	338.01
07/19	External Withdrawal DIRECTV 800-347-3288 - DIRECTV	-114.99		223.02
07/21	Eff. 07-20 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	391.02
07/21	Point Of Sale Withdrawal PATHMARK 999 23-05 JERICH0 TRNPK GARDEN CITY NYUS	-92.63		298.39
07/21	Point Of Sale Withdrawal JW STATION CORP 1350 RTE 110 FARMINGDALE NYUS	-10.00		288.39
07/24	Point Of Sale Withdrawal LUCKY BEAUTY SUPPLY INC 1685 GRAND AVE BALDWIN	-23.86		264.53
07/26	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-44.42		220.11

Continued on next page  
4841-0.71-82178N21.p01

08-31-2010

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004023

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	12.66
[REDACTED]	Bonus Checking	0.42

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
1,268.61	0.00	0.00	1,258.61	5.00	5.00

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
08/01	Starting Balance			1,268.61
08/10	Overdraft Protection Withdraw	-6.39		1,262.22
08/10	OD Protection Tran Fee	-5.00		1,257.22
08/21	ATM Withdrawal BETHPAGE FCU 1033 ROUTE 109 FARMINGDALE NYUS	-100.00		1,157.22
08/21	Withdrawal	-500.00		657.22
08/22	Withdrawal Online Banking Transfer To Acct [REDACTED]	-652.22		5.00

The Annual Percentage Yield Earned for this statement period is 0.493 %  
Interest Paid YTD: 3.97**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	5.00	10.00
Total Returned Item Fees	0.00	0.00

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
222.43	838.39	0.00	1,048.16	0.00	12.66

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
08/01	Starting Balance			222.43

Continued on next page

Page  
Statement Date:3 of 3  
08-31-2010**Bonus Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
9.16	731.90	0.00	740.64	0.00	0.42

**Transactions for Bonus Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
08/01	Starting Balance			9.16
08/04	Deposit Online Banking Transfer From Acct# [REDACTED]		500.00	509.16
08/04	Deposit Online Banking Transfer From Acct# [REDACTED]		160.00	669.16
08/09	External Withdrawal GEICO - GEICO PYMT	-202.13		467.03
08/10	Point Of Sale Withdrawal TARGET T1264 LEVITTOWN 3850 HEMPSTEAD TURNPIKELEVITTOWN N	-17.34		449.69
08/11	Point Of Sale Withdrawal PATHMARK 999 3901 HEMPSTEAD TRNPK BETHPAGE LI NYUS	-10.96		438.73
08/11	Deposit Online Banking Transfer From Acct# [REDACTED]		60.00	498.73
08/13	External Withdrawal SANTANDER - CONSUMER	-465.00		33.73
08/14	Point Of Sale Withdrawal REALTYSTORE8004271886 800-427-1886 CAUS	-1.00		32.73
08/18	External Withdrawal NATIONAL GRID-LI - ONLINE PAY	-16.69		16.04
08/21	Deposit Online Banking Transfer From Acct# [REDACTED]		4.90	20.94
08/21	ATM Withdrawal BETHPAGE FCU 1033 ROUTE 109 FARMINGDALE NYUS	-20.00		0.94
08/22	Point Of Sale Withdrawal STOP + SHOP #552 2525 HEMPSTEAD TURNPIKEEAST MEADOW NYUS	-7.52		-6.58
08/23	Deposit Online Banking Transfer From Acct# [REDACTED]		7.00	0.42

Interest Paid YTD: 35.00

**Bethpage**  
 10-31-2010

10-31-2010

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031202

JOYCE B HAMLETT  
 ROSA L HAMLETT  
 15 MADISON AVE  
 HEMPSTEAD NY 11550

**Statement Summary**

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	77.47
[REDACTED]	Bonus Checking	0.69

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.94	0.00	0.00	0.94	0.00	5.00

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
10/01	Starting Balance			5.94
10/02	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-0.94		5.00

Interest Paid YTD: 4.91

**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
49.82	1,176.00	0.00	1,203.35	0.00	22.47

**Transactions for Checking - [REDACTED]**

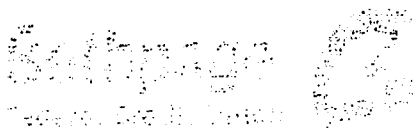
Date	Description	Debits	Credits	Balance
10/01	Starting Balance			49.82
10/02	Deposit Online Banking Transfer From Acct# [REDACTED]		120.00	169.82
10/02	Point Of Sale Withdrawal BIG LOTS #01789 VOTCF ROAD PLAZA CARLE PLACE NYUS	-10.55		159.27

Continued on next page

Starting Balance		Deposits		Dividends Paid		Withdrawals		Service Charges		Ending Balance
185.30	+	516.09	+	0.00	-	700.70	-	0.00	=	0.69

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00





11-30-2010

11-30-2010

Bethpage Federal Credit Union  
wishes you and your family  
the best for a  
safe & happy 2010 holiday season!

32425-0.97-98984N21.nop

032425

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

## Statement Summary

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	146.39
[REDACTED]	Bonus Checking	0.10

### Savings Account Summary — [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	0.00	0.00	0.00	0.00	5.00

### Transactions for Savings [REDACTED]

Date	Description	Debits	Credits	Balance
11/01	Starting Balance			5.00

There are no transactions for this period.

Interest Paid YTD: 4.91

### Summary of Overdraft and Returned Item Fees

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

### Checking Account Summary [REDACTED]

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
22.47	1,542.00	0.00	1,418.08	0.00	146.39

### Transactions for Checking [REDACTED]

Date	Description	Debits	Credits	Balance
11/01	Starting Balance			22.47
11/02	ATM Withdrawal BETHPAGE FCU 613 SUNRISE HIGHWAY LYNBROOK NYUS	-20.00		2.47
11/02	Deposit Online Banking Transfer From Acct# [REDACTED]		120.00	122.47
11/03	Eff. 11-02 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	290.47

Continued on next page

**Bethpage**  
Federal Credit Union



Page  
Statement Date:

4 of 4  
11-30-2010

**Bonus Checking Summary — [REDACTED] CONTINUED**

**Transactions for Bonus Checking — [REDACTED]**

Date	Description	Debits	Credits	Balance
11/01	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	400.69
11/01	Deposit Online Banking Transfer From Acct# [REDACTED]		64.90	465.59
11/03	External Withdrawal SANTANDER - CONSUMER	-465.00		0.59
11/10	Deposit Online Banking Transfer From Acct# [REDACTED]		14.00	14.59
11/11	Deposit Online Banking Transfer From Acct# [REDACTED]		20.00	34.59
11/11	Point Of Sale Withdrawal WALMART.COM WALMART.COM ARUS	-13.59		21.00
11/12	Point Of Sale Withdrawal SS *NEWPORT NEWS 800-6882830 NYUS	-19.66		1.34
11/21	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-11.24		-9.90
11/24	Deposit Online Banking Transfer From Acct# [REDACTED]		10.00	0.10

Interest Paid YTD: 35.00

**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

12-31-2010

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031319

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

**Statement Summary**

Page 1 of 4

Account Number	Account Type	Balance
[REDACTED]	Savings	5.01
[REDACTED]	Checking	3.79
[REDACTED]	Bonus Checking	0.84

**Savings Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	0.00	0.01	0.00	0.00	5.01

**Transactions for Savings - [REDACTED]**

Date	Description	Debits	Credits	Balance
12/01	Starting Balance			5.00
12/31	Credit Interest		0.01	5.01
Interest Paid YTD: 4.92				

**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

**Checking Account Summary - [REDACTED]**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
146.39	1,380.99	0.00	1,523.59	0.00	3.79

**Transactions for Checking - [REDACTED]**

Date	Description	Debits	Credits	Balance
12/01	Starting Balance			146.39
12/01	Eff. 11-30 External Deposit NASSAU COUNTY - CH SUP DEP		168.00	314.39
12/01	External Withdrawal LIPA - ONLINE PAY	-110.00		204.39
12/02	Withdrawal	-40.00		164.39

Continued on next page

**Bethpage**  
Federal Credit Union



Page

4 of 4

Statement Date:

12-31-2010

**Drafts for Checking**

Date	Draft Number	Amount	Date	Draft Number	Amount
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(E) Electronic Check

**Bonus Checking Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
0.10	494.00	0.00	493.26	0.00	0.84

**Transactions for Bonus Checking**

Date	Description	Debits	Credits	Balance
12/01	Starting Balance			0.10
12/04	Deposit Online Banking Transfer From Acct#		465.00	465.10
12/06	External Withdrawal SANTANDER - CONSUMER	-465.00		0.10
12/17	Deposit Online Banking Transfer From Acct#		12.00	12.10
12/23	Point Of Sale Withdrawal CoastalContacts 604-6691555 CAUS	-11.98		0.12
12/24	Deposit Online Banking Transfer From Acct#		17.00	17.12
12/24	Point Of Sale Withdrawal MCAFEE.COM 866-622-3911 CAUS	-16.28		0.84

Interest Paid YTD: 35.00

**Summary of Overdraft and Returned Item Fees**

	Total for This Period	Total Year-to-Date
Total Over draft Fees	0.00	10.00
Total Returned Item Fees	0.00	0.00

02-28-2011

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026829

JOYCE B HAMLETT  
ROSA L HAMLETT  
15 MADISON AVE  
HEMPSTEAD NY 11550

**Statement Summary**

Page 1 of 3

Account Number	Account Type	Balance
[REDACTED]	Savings	5.00
[REDACTED]	Checking	43.12
[REDACTED]	Bonus Checking	38.75

**Savings Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
5.00	0.00	0.00	0.00	0.00	5.00

**Transactions for Savings**

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			5.00
There are no transactions for this period.				

**Checking Account Summary**

Starting Balance	Deposits	Dividends Paid	Withdrawals	Service Charges	Ending Balance
136.89	1,817.61	0.00	1,911.38	0.00	43.12

**Transactions for Checking**

Date	Description	Debits	Credits	Balance
02/01	Starting Balance			136.89
02/05	Deposit		208.52	345.41
02/05	Point Of Sale Withdrawal SHOPRITE OF WEST B 50-110 ROUTE 109 WEST BABYLON NYUS	-50.93		294.48
02/07	External Withdrawal T-MOBILE 800-937-8997 - FDC PAYMEN	-118.98		175.50
02/08	Deposit Online Banking Transfer From Acct# [REDACTED]		100.00	275.50
02/08	Deposit Online Banking Transfer From Acct# [REDACTED]		1,100.00	1,375.50
02/08	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,000.00		375.50

Continued on next page

**Bonus Checking Summary — [REDACTED] CONTINUED****Transactions for Bonus Checking — [REDACTED]**

<b>Date</b>	<b>Description</b>	<b>Debits</b>	<b>Credits</b>	<b>Balance</b>
02/08	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-1,100.00		290.84
02/08	Withdrawal Online Banking Transfer To Acct# [REDACTED]	-270.00		20.84
02/08	Deposit Online Banking Transfer From Acct# [REDACTED]		1,000.00	1,020.84
02/09	External Deposit NY STATE - TAX REFUND		23.00	1,043.84
02/10	External Withdrawal SANTANDER - CONSUMER	-1,000.00		43.84
02/15	Deposit		34.91	78.75
02/28	ATM Withdrawal CT 7-11 310 HEMPSTEAD AV W HEMPSTEAD NYUS	-40.00		38.75

# EXHIBIT K

December 20, 2010

Joyce Hamlett  
15 Madison Avenue  
Hempstead, NY 11550

Santander USA  
P.O. Box 961245  
Fort Worth, TX 76161-1245

Re: Acct # 3935287

**FIRST WRITTEN REQUEST**

To Whom It May Concern:

I am writing this letter to you due to non compliance of my verbal disputed and validation of claim made on November 15, 2010 and December 18, 2010. Be advised, this is not a refusal to pay, but a notice sent pursuant to the Fair Debt Collection Practices Act, 15 USC 1692g Sec. 809 (b) that your claim is disputed and validation is requested. And under the Fair Debt Collection Practices Act Section 805 (C), it is my right to request that you cease contact with me. I am exercising my right to do so with this letter and also will withhold any further payments to you. I request that you immediately **CEASE** and **DESIST** all contact with me.

I'm requesting and demanding, in writing, that no more telephone contact be made by your offices to my home, to my cell phone, to my place of employment and to my disabled daughter cell phone (516) 902-2652 whom you've been harassing with the annoying and overbearing 10-15 calls per day. My daughter is on **psychiatric medication** and has no involvement with this debt, your actions are causing severe stress on my family and I. I've never ever given you my daughters phone number nor given you permission to contact her for anything. I'm begging you to please refrain from calling my disabled daughter. You've invaded our privacy and if your offices continue to attempt telephone communication with me, my disabled daughter including but not limited to computer generated calls or correspondence sent to any third parties, it will be intentional harassment and I will have no choice but to file suit. All future communications with me **MUST** be done in writing and sent to the address noted in this letter.

All I'm asking is for you to verify and validate this debt. It is my intention to pay on any debt I may owe and faithfully just want to resolve this properly.

I respectfully request that your office provide me with competent evidence that I have any legal obligation to pay you.

Please provide me with the following:

- Provide me with documents of how you calculated what you say I owe
- Provide me with copies of any papers that show I agreed to pay what you say I owe
- Provide me with payment history of account and signed contract
- Identify the original creditor



If your offices have reported invalidated information to any of the three major Credit Bureau's (Equifax, Experian or TransUnion), said action might constitute fraud under both Federal and State Laws. Due to this fact, if any negative mark is found on any of my credit reports by your company or the company that you represent I will not hesitate in bringing legal action against you for the following:

- Violation of the Fair Credit Reporting Act
- Violation of the Fair Debt Collection Practices Act
- Violation of the New York Fair Debt Collection Practices Act

Your offices should be able to provide the proper documentation I've previously verbally requested, I will require at least 30 days to investigate this information and during such time all collection activity must cease and desist.

Also during this validation period, if any action is taken which could be considered detrimental to any of my credit reports, I will consult with my legal counsel. This includes any information to a credit reporting repository that could be inaccurate or invalidated or verifying an account as accurate when in fact there is no provided proof that it is.

If your offices fail to respond to this validation request within 30 days from the date of your receipt, all references to this account must be deleted and completely removed from my credit file and a copy of such deletion request shall be sent to me immediately.

This is an attempt to correct your records, any information obtained shall be used for that purpose.

Best Regards,

*Joyce Hamlett*

# EXHIBIT L

Joyce Hamlett  
15 Madison Avenue  
Hempstead, NY 11550

February 24, 2010

Santander USA  
P.O. Box 961245  
Fort Worth, TX 76161-1245

Re: Acct # 3935287

**SECOND WRITTEN REQUEST**

To Whom It May Concern:

This second written request serve as your legal notice under the federal Fair Debt Collection Practices Act (FDCPA) to cease all communication with me and my disabled daughter and other party individuals in regards to the above referenced account. I've written a cease and desist letter to you previously dated December 20, 2010 to not contact me, my disabled daughter on her cell phone (516) 902-2652, other third party individuals and for validation of the above referenced account. As to date you have yet to do so and still continue to violate our rights under the Fair Debt Collection Practices Act.

The previous letter requested and demanded that no more telephone contact be made by your offices to my home, to our cell phones, to my place of employment and to my disabled daughter whom you've been harassing and acting recklessly with the overbearing 10-15 calls per day. And had also informed you that my daughter is on psych meds and has no involvement with this debt. Yet you continue to violate the law. I'm making a second demand and request to please cease all communications with me, my disabled daughter and third parties. Your offices yet continue communication with me and my disabled daughter, which clearly presents itself as intentional emotional harassment. Your conduct is extreme and outrageous, inflicted extreme stress and is unfair. Once again, second request DO NOT CALL us again. I'm demanding that you:

- Provide me with documents of how you calculated what you say I owe
- Provide me with copies of any papers that show I agreed to pay what you say I owe
- Provide me with payment history of account and signed contract
- Identify the original creditor

Please send me copies of the original application for this account and signatures associated with this account.

Sincerely,

*Joyce Hamlett*

# EXHIBIT L1

June 25, 2011

Joyce Hamlett  
15 Madison Avenue  
Hempstead, NY 11550

Santander USA  
P.O. Box 961245  
Fort Worth, TX 76161-1245

Re: Acct # 3935287

**THIRD AND FINAL WRITTEN REQUEST**

To Whom It May Concern:

This is my third and final written regarding this matter. Please **STOP** all communications with me and my disabled daughter. I've been very fair with you by submitting two (2) cease and desist letters dated December 20, 2010 and February 24, 2011 under the federal Fair Debt Collection Practices Act (FDCPA) to cease all communication with me and my disabled daughter and verification of a disputed and validation of the above referenced account. As to date you have yet to cease from doing so and still have not complied with any of our requests. I will not allow you to continue to keep violating our rights and the laws without bringing legal action against you for violating our rights under the Fair Debt Collection Practices Act, New York Fair Debt Collection Practices Act, Telephone Consumer Protection Act and Truth in Lending Act laws.

This is the my final written request and will now proceed with legal action against you.

Sincerely,

*Joyce Hamlett*

# EXHIBIT M



**FELDMAN, KRAMER & MONACO, P.C.**

**ATTORNEYS & COUNSELLORS**

HERBERT KRAMER  
WARREN B. FELDMAN  
WILLIAM J. MONACO

DONNA ROSEN  
ALLAN E. FOGEL  
JAMES E. ORLANDO  
DANIEL J. DeROSSO  
STEVEN KRAMER  
CHARLES H. ROSEN  
GLENN L. KANTOR  
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JOHN T. HENDERSON  
WILLIAM G. GOODE  
HAROLD E. GERRY, JR.  
SCOTT T. ACKERMAN  
CHRISTOPHER J. LONGMAN

**OF COUNSEL**

DEBORAH S. GALLIN  
JOHN CALIMANO\*\*  
FRANCIS J. TUBRIDY  
ANITA Y. AGINIAN  
JACQUELINE KELLY  
KATHLEEN COX  
JOSEPH M. ROSENTHAL  
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ROBERT D. SCHLESINGER  
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MARGARET SATCHELWELL  
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LEANDRA CONDE  
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JENNIFER MEROLLA  
REGINA PARET  
GINA GUELLENE  
LINDA TROJCA

**PLAN ADMINISTRATORS**

EILEEN BAER  
LAURA WEIDNER  
TERRY MILLS

**BUSINESS MANAGER**  
MARYANNE DEJEWSKI

\*ALSO ADMITTED IN NJ  
\*ALSO ADMITTED IN CT  
\*ALSO ADMITTED IN PA

330 VANDERBILT MOTOR PARKWAY  
HAUPPAUGE, NEW YORK 11788-5110  
631.231.1150  
212.809.7373  
800.832.5182  
FAX 631.231.4752  
E-MAIL: fkmllaw.com

July 20, 2011

Santander Consumer, USA  
P.O. Box 105255  
Atlanta, GA 30348-5255

Re: Joyce Hamlett  
15 Madison Avenue  
Hempstead, NY 11550-4811  
Our File No.: P650790  
Account No.: 3935287

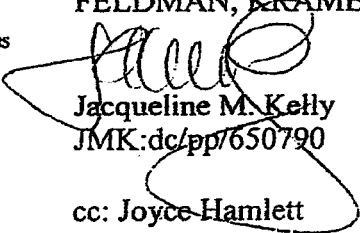
Dear Sir or Madam:

This office has been contacted by Ms. Joyce Hamlett concerning the above referenced account.

Ms. Hamlett informs us that in January 2008 she refinanced her HSBC auto loan with your company. She states that she has been making payments to your company, each month, but the account balance has not decreased. Thus, she demands that you forward to her, directly, a complete accounting of her payment history on this account.

Accordingly, we ask that you comply with Ms. Hamlett's demand. Your anticipated cooperation and prompt attention to the within are appreciated.

Very truly yours,  
FELDMAN, KRAMER & MONACO, P.C.

  
Jacqueline M. Kelly  
JMK:dc/pp/650790

cc: Joyce Hamlett